

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LAUREN A. THOMAS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:11-25597

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/02/2011 and confirmed on 11/14/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		47,248.50
Less Refunds to Debtor	1,010.87	
TOTAL AMOUNT OF PLAN FUND		46,237.63

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,000.00	
Trustee Fee	1,592.16	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,592.16

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	AMERICREDIT FNCL SVCS INC*	5,314.38	5,314.38	1,021.74	6,336.12
	Acct: XXXXXXX6903				
	JPMORGAN CHASE BANK	0.00	28,855.17	0.00	28,855.17
	Acct: 9222				
	JPMORGAN CHASE BANK	576.97	576.97	0.00	576.97
	Acct: 9222				
					35,768.26

Priority					
	PAUL W MCEL RATH JR ESQ	3.63	3.63	0.00	0.00
	Acct:				
	LAUREN A. THOMAS	0.00	0.00	0.00	0.00
	Acct:				
	LAUREN A. THOMAS	1,010.87	1,010.87	0.00	0.00
	Acct:				
	JASON MAZZEI ESQ	2,992.86	2,992.86	0.00	0.00
	Acct:				
	JASON MAZZEI ESQ	1,496.37	1,496.37	0.00	0.00
	Acct:				
	JASON MAZZEI ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PAUL W MCEL RATH JR ESQ	7.14	7.14	0.00	0.00
	Acct:				
	MCEL RATH LEGAL HOLDINGS LLC	500.00	500.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX1-15				
	ANIBAS FINANCE	3,103.51	3,103.51	773.70	3,877.21
	Acct: XXXXX4383				
					3,877.21

Unsecured					
	DUQUESNE LIGHT COMPANY*	308.73	0.00	0.00	0.00
	Acct: 6001				
	NATIONWIDE SERVICING CENTER	0.00	0.00	0.00	0.00
	Acct: XXXT720				
	AMERICAN EDUCATION SERVICES/PA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX0002				
	ASSET ACCEPTANCE CORP	0.00	0.00	0.00	0.00
	Acct: XXX0097				
	CAVALRY PORTFOLIO SERVICES LLC - A	12,469.10	0.00	0.00	0.00
	Acct: 1006				
	CHASE BANK USA NA	0.00	0.00	0.00	0.00
	Acct: XXX2828				
	COMPLETE CREDIT SOLUTIONS	0.00	0.00	0.00	0.00
	Acct: XXX84N1				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX6408				
	CREDIT PROTECTION ASSN.	0.00	0.00	0.00	0.00
	Acct: XXX8554				
	DOLLAR BANK FSB(*)	0.00	0.00	0.00	0.00
	Acct: XXX5403				
	GMAC MORTGAGE CORP*	0.00	0.00	0.00	0.00
	Acct: XXX4211				
	PALISADES ACQUISITION/PALISADES CL	1,356.10	0.00	0.00	0.00
	Acct: 3766				
	HSBC++	0.00	0.00	0.00	0.00
	Acct: XXX3129				
	PALISADES COLLECTION LLC/ASTA*	0.00	0.00	0.00	0.00
	Acct: XXX8906				
	PARKVALE BANK*FRMR PARKVALE SV	0.00	0.00	0.00	0.00
	Acct: XXX8209				
	PITTSBURGH PARKING COURT	0.00	0.00	0.00	0.00
	Acct: XXX9404				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: XXX0635				
	POINT PARK UNIVERSITY	0.00	0.00	0.00	0.00
	Acct: XXX4989				
	PROFESSIONAL ACCOUNT MANAGEMEN	0.00	0.00	0.00	0.00
	Acct: XXX6834				
	TD AUTO FINANCE	0.00	0.00	0.00	0.00
	Acct: XXX3378				
	UNIVERSITY OF PITTSBURGH	0.00	0.00	0.00	0.00
	Acct: ?				
	AFNI INC**++	153.48	0.00	0.00	0.00
	Acct: 1509				
	AFNI INC**++	92.00	0.00	0.00	0.00
	Acct: 1505				
	VERIZON/SCCR GTE/AFNI**++	0.00	0.00	0.00	0.00
	Acct: XXX2150				
	ASSET ACCEPTANCE LLC ASSIGNEE WF	4,846.25	0.00	0.00	0.00
	Acct: 5529				
	AMERICREDIT FINANCIAL SVCS INC DBA	6,470.09	0.00	0.00	0.00
	Acct: 3300				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

39,645.47

TOTAL	
CLAIMED	3,103.51
PRIORITY	5,891.35
SECURED	25,695.75

Date: 10/26/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
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IN RE:

LAUREN A. THOMAS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:11-25597

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Lauren A. Thomas
DebtorCase No. 11-25597-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel
Form ID: pdf900Page 1 of 2
Total Noticed: 42

Date Rcvd: Oct 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2016.

db +Lauren A. Thomas, 1503 Methyl Street, Pittsburgh, PA 15216-3325
cr AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605,
Arlington, TX 76096-9605

cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860

cr JPMORGAN CHASE BANK, NA AS TRUSTEE FOR CDC MORTGAG, Mail Code LA4-5555 700 Kansas Lane,
Monroe, LA 71203

cr +JPMorgan Chase Bank, N.A., 700 Kansas Lane, Mail Code, LA4-5555, Monroe, LA 71203-4774
13179526 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, Texas 76096)

13171968 +Aes/Pnc/Natl, Pob 2461, Harrisburg, PA 17105-2461
13171969 +AmeriCredit, Po Box 181145, Arlington, TX 76096-1145
13171972 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
WILMINGTON DE 19801-2920
(address filed with court: Chase, Po Box 1093, Northridge, CA 91328)

13183233 ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326
(address filed with court: Chrysler Financial, 5225 Crooks Road, Suite 140, Troy, MI 48098)

13171973 +Chase, Po Box 15298, Wilmington, DE 19850-5298
13183232 +Childrens Hospital of Pittsburgh, 3705 Fifth Avenue, Pittsburgh, PA 15213-2584
13183234 +Citibank Home Depot Velocity, c/o Edwin Abrahamsen, 1729 Pittston Avenue,
Scranton, PA 18505-4514

13171976 +Credit Protection, 13355 Noel Rd, 21st Floor P O Box 80206, Dallas, TX 75240-6837
13171977 Dollar Bank, 3 Gateway Center Pittsburgh, Pittsburgh, PA 15222
13183235 Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C.,
Suite 2200, Gulf Tower, Pittsburgh, PA 15219

13171978 +Gmac Mortgage, Po Box 780, Waterloo, IA 50704-0780
13171979 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850)

13171980 +Hsbc/Bstby, Pob 15521, Wilmington, DE 19850-5521
13389832 +JP Morgan Chase Bank, N.A., MAIL CODE: OH4- 7133, 3415 Vision Drive,
Columbus, OH 43219-6009

13208414 +JPMorgan Chase Bank N.A. Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774

13183236 +Nationwide Servicing Center, 6727 Flanders Drive, Suite 215, San Diego, CA 92121-2926
13171982 +Parkvale Savings Bank, 4220 William Penn Hwy, Monroeville, PA 15146-2774
13183237 Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., Suite 2200 Gulf Tower,
Pittsburgh, PA 15219

13183238 Pittsburgh Parking Court, P.O. Box 640, Pittsburgh, PA 15230-0640
13171983 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13183239 +Point Park University, Office of Student Accounts, 201 Wood Street,
Pittsburgh, PA 15222-1912

13183240 +Professional Account Management, 633 West Wisconsin Avenue, Milwaukee, WI 53203-1920
13171984 +Professnl Acct Mgmt In, 633 W Wisconsin Ave Ste, Milwaukee, WI 53203-1920
13171985 +Td Auto Finance, 5225 Crooks Rd Ste 140, Troy, MI 48098-2823
13183241 +University of Pittsburgh, School of Dental Medicine, G18 Salk Hall, 3501 Terrace Street,
Pittsburgh, PA 15261-0001

13171986 +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631
13171987 +Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225
13171988 +Wfnnb/Valucityroomstod, Po Box 182303, Columbus, OH 43218-2303

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13174896 +E-mail/Text: EBNProcessing@afni.com Oct 28 2016 02:02:31 Afni, Inc., PO Box 3667,
Bloomington, IL 61702-3667

13171970 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 28 2016 02:02:03 Asset Acceptance LLC,
Po Box 2036, Warren, MI 48090-2036

13171971 +E-mail/Text: bankruptcy@cvaps.com Oct 28 2016 02:03:04 Cavalry Portfolio Serv,
7 Skyline Dr Ste 3, Hawthorne, NY 10532-2162

13197364 +E-mail/Text: bankruptcy@cvaps.com Oct 28 2016 02:03:04 Cavalry Portfolio Services, LLC,
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322

13171974 +E-mail/Text: saratipton@ccsitexas.com Oct 28 2016 02:03:32 Complete Credit Soluti,
2921 Brown Trl, Bedford, TX 76021-4174

13171975 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Oct 28 2016 02:03:09
Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

13171981 +E-mail/Text: ebn@vativrecovery.com Oct 28 2016 02:01:21 Palisades Collection L,
210 Sylvan Ave, Englewood, NJ 07632-2510

13190955 E-mail/Text: ebn@vativrecovery.com Oct 28 2016 02:01:21 Palisades Collections, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collections, LLC,
PO Box 40728, Houston TX 77240-0728

TOTAL: 8

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 42

Date Rcvd: Oct 27, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Duquesne Light Company		
cr	J.P. Morgan Chase Bank, N.A., as Acquirer of Certa		
13171967	Lauren A. Thomas		
cr*	++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL,	PO BOX 183853,	ARLINGTON TX 76096-3853
	(address filed with court: AmeriCredit Financial Services, Inc.,	P.O. Box 183853,	
	Arlington, TX 76096)		
13180867*	++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL,	PO BOX 183853,	ARLINGTON TX 76096-3853
	(address filed with court: Americredit Financial Services, Inc.,	PO Box 183853,	
	Arlington TX 76096)		

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor J.P. Morgan Chase Bank, N.A., as Acquirer of Certain Assets and Liabilities of Washington Mutual Bank from The Federal Deposit Insurance Corporation Acting as Receiver F/K/A Washington Mutual Bank F.A agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Jason J. Mazzei on behalf of Plaintiff Lauren A. Thomas jasonmazzei@me.com, donotemail.mazzeiecfbackuponly@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Lauren A. Thomas ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com/pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com/cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com, Equitablebankruptcy@peoples-gas.com/srk@sjwpggh.com
William E. Craig on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com

TOTAL: 8